

**OUR ASSESSMENT AREAS  
(As of 4/1/2026)**

City National Bank has branches and ATMs located in California, the District of Columbia, Florida (where the bank does business as “CN Bank”), Georgia, Nevada, New York, Tennessee, and Virginia. Based on the distribution of loans in relation to lending offices, the Bank has established the following community delineations:

**GEOGRAPHIES SERVED – CALIFORNIA**

**LOS ANGELES CNTY – ORANGE CNTY ASSESSMENT AREA (MD 31084 & 11244)**

CNB offices located in Los Angeles County and Orange County serve all census tracts within the two contiguous counties.

**OAKLAND ASSESSMENT AREA (MD 36084)**

CNB offices located in the East Bay area serve all census tracts within Alameda County and Contra Costa County (contiguous counties).

**RIVERSIDE – SAN BERNARDINO ASSESSMENT AREA (MSA 40140)**

CNB offices located in the Riverside – San Bernardino area serve all census tracts within Riverside County and San Bernardino County (contiguous counties).

**SAN DIEGO ASSESSMENT AREA (MSA 41740)**

CNB offices located in the San Diego area serve all census tracts within San Diego County.

**SAN FRANCISCO – SAN MATEO ASSESSMENT AREA (MD 41884)**

CNB offices located in San Francisco and Burlingame serve all census tracts within San Francisco County and San Mateo County (contiguous counties).

**SANTA BARBARA ASSESSMENT AREA (MSA 42200)**

CNB has a deposit-taking ATM in Santa Barbara County, but no deposit-taking branches. As required by the new CRA Regulation, in 2024 the AA was expanded from its original delineation (the City of Santa Barbara); it now consists of all census tracts within Santa Barbara County.

**SANTA CLARA COUNTY (SAN JOSE) ASSESSMENT AREA (MSA 41940)**

CNB offices located in Palo Alto and San Jose serve all census tracts within Santa Clara County.

**VENTURA COUNTY ASSESSMENT AREA (MSA 37100)**

CNB offices located in the Oxnard – Ventura area serve all census tracts within Ventura County.

**GEOGRAPHIES SERVED – DISTRICT OF COLUMBIA**

**WASHINGTON DC ASSESSMENT AREA (MD 47764)**

CNB office located in Washington DC serves all census tracts within the District of Columbia. Note that the District of Columbia is considered a county equivalent by the Census Bureau and the Office of Management and Budget.

**GEOGRAPHIES SERVED – FLORIDA**

**MIAMI ASSESSMENT AREA (MD 33124)**

CNB office located in Miami serves all census tracts within Miami-Dade County. Note that in the state of Florida, City National Bank does business as “CN Bank”, due to the presence of another, unrelated, institution named “City National Bank” which is headquartered in Miami.

**GEOGRAPHIES SERVED – GEORGIA**

**ATLANTA ASSESSMENT AREA (MD 12054)**

CNB offices located in Atlanta serve all census tracts within DeKalb County and Fulton County (contiguous counties).

## **GEOGRAPHIES SERVED – NEVADA**

### **LAS VEGAS ASSESSMENT AREA (MSA 29820)**

CNB offices located in the Las Vegas area serve all census tracts within Clark County.

## **GEOGRAPHIES SERVED – NEW YORK**

### **LONG ISLAND ASSESSMENT AREA (MD 35004)**

CNB office located in Melville serves all census tracts within Nassau County and Suffolk County (contiguous counties).

### **KINGS COUNTY – NEW YORK COUNTY – QUEENS COUNTY ASSESSMENT AREA (MD 35614)**

CNB offices in Manhattan serve all census tracts within New York County (Manhattan), Kings County, and Queens County (contiguous counties).

## **GEOGRAPHIES SERVED – TENNESSEE**

### **NASHVILLE ASSESSMENT AREA (MSA 34980)**

CNB office located in Nashville serves all census tracts within Davidson County.

## **GEOGRAPHIES SERVED – VIRGINIA**

### **FAIRFAX COUNTY ASSESSMENT AREA (MD 11694)**

CNB office located in McLean serves all census tracts within Fairfax County.